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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Lonnie First name	First name
your government-issued picture identification (for example, your driver's license or passport	Middle name  Jones	Middle name
Bring your picture identification to your meeting with the trustee.	Last name Suffix (Sr., Jr., II, III)	Last name Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social Security number or	XXX - XX- 2722 OR	XXX - XX-
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Lonnie First Name	Jones Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	7438 S Champlain	If Debtor 2 lives at a different address:
	Number Street	Number Street
	ChicagoIllinois60619CityStateZip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	P.O. Box 1633 Number Street	Number Street
	Chicago Illinois 60616	
	City State Zip Code	City State Zip Code
<ol> <li>Why you are choosing this district</li> </ol>	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Lonnie			Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Cou	rt About Your Bankruptcy Case			
<ol> <li>The chapter of the Bankruptcy Code are choosing to funder</li> </ol>	Bankruptcy (Form B2010)). Also, o			
8. How you will pay fee	more details about how you cashier's check, or money o may pay with a credit card o  I need to pay the fee in inst Individuals to Pay Your Filin  I request that my fee be way judge may, but is not require the official poverty line that	may pay. Typically, if your der If your attorney is or check with a pre-printentallments. If you choose any Fee in Installments (Oaived (You may request ed to, waive your fee, an applies to your family signature of the control o	ou are paying the submitting your ed address. this option, sig fficial Form 103, this option only d may do so only ze and you are u	the clerk's office in your local court for a fee yourself, you may pay with cash, or payment on your behalf, your attorney on and attach the <i>Application for</i> A).  If you are filing for Chapter 7. By law, a y if your income is less than 150% of anable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed fo bankruptcy withi last 8 years?	IAZII INC)	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number
10. Are any bankrup cases pending or being filed by a spouse who is no filing this case w you, or by a busir partner, or by an affiliate?	Yes. Debtor District	When <u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	No. Go to line 12.	atement About an Eviction		you want to stay in your residence?  t You (Form 101A) and file it with

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Debtor 1 Lonnie Jones \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Lonnie Jones Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Lonnie Jones Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Lonnie Jones Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 8/2/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Lonnie		Jones	Case number (if k	rnown)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the i	nformation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	•	. ,		·
need to file this page.	/s/ Angie Harb		Date	8/2/2017
	Signature of Attorney f	or Debtor	M	M / DD / YYYY
	3			
	Angie Harb			
	Printed name			
	Occupant Law Elm			
	Semrad Law Firm Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Oity		Olale	Zip Gode
	Contact phone	3128374024	Email address	aharb@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Lonnie		Jones
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
Case number (If known)	-		(State)

	Check if	this	is	an
_	amende	d filii	ng	

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

art 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u>:</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,600.00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,600.00
Part 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<del></del>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$9,602.00
Your total liabilities	\$9,602.00
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$927.00
Copy your combined monthly income nom line 12 or conedute 1	
Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22, Column A, of Schedule J	\$777.00

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Debtor 1 Lonnie Jones Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$192.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inform	nation to identify your c	ase:						
Debtor 1		Lonnie			Jones				
Debtor 1		First Name	Middle N	lame	Last Name	<del></del>			
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name				
United Sta	ites Ba	ankruptcy Court for the:	Northern		District of Illinois				
Case num	ber				(State)				
` '	l Fo	orm 106A/B							Check if this is an amended filing
		e A/B: Prope	rtv						12/1
In each ca category v responsibl write your	tegor vhere e for s name	y, separately list and d you think it fits best. E supplying correct infor and case number (if k	lescribe items. Li Be as complete a mation. If more s nown). Answer e	nd ad pace very	asset only once. If an asset of ccurate as possible. If two ma is needed, attach a separate question. or Other Real Estate You (	rried peopl sheet to tl	le are filii his form.	ng together, both a On the top of any a	re equally
			•		y residence, building, land, or				
	No. G	to to Part 2  Where is the property?	quitable interest i						
1.1	Street	address, if available, or	other description		at is the property? Check all the Single-family home Duplex or multi-unit building	іат арріу.	the <i>Cre</i>	amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.
					Condominium or cooperative  Manufactured or mobile home			ire property?	Current value of the portion you own?
	Numb	per Street State	Zip Code		Land Investment property Timeshare Other		inte	scribe the nature o erest (such as fee s entireties, or a life	imple, tenancy by
	,		F	Wh one	o has an interest in the prope	rty? Check	П	Check if this is co (see instructions)	mmunity property
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only				
					At least one of the debtors and ner information you wish to acperty identification number:		is item, s	uch as local	
1.2		or have more than one, list		Wh	at is the property? Check all the Single-family home	nat apply.	the	amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
					Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home			rent value of the ire property?	Current value of the portion you own?
	Numb	per Street State	Zip Code		Investment property Timeshare Other		inte	scribe the nature o erest (such as fee s entireties, or a life	imple, tenancy by
	-		·	Wh		rty? Check		Check if this is co (see instructions)	mmunity property
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only				
				Н	At least one of the debtors and	another			
					ner information you wish to ac perty identification number:	ld about th	is item, s	uch as local	

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Debtor 1	Lonnie	Jones Ca	ase number (if known)
	First Name Middle N	lame Last Name	
1.3	et address, if available, or other description	What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
Nur City	State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about	(see instructions)
0 444	the dellar value of the portion you ov	property identification number: vn for all of your entries from Part 1, including	any entries for neges
	ve attached for Part 1. Write that nur	-	
Do you ov you own t 3. Cars, va	hat someone else drives. If you lease a v ins, trucks, tractors, sport utility vehicles,	nterest in any vehicles, whether they are regist ehicle, also report it on Schedule G: Executory Con motorcycles	
3.1	Make	Who has an interest in the property? one. Debtor 1 only	Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage:  Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano	Current value of the entire property? Current value of the portion you own?
		Check if this is community proper instructions)	rty (see
3.2	Make Model: Year:	Who has an interest in the property? one. Debtor 1 only	Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage:  Other information:	Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and ano	
		Check if this is community prope instructions)	11.9 (300

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	Lonnie First Name	Middle Name	Jones  Last Name	Case numbe	r (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:	<u> </u>	Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community	d another	the amount of any secu	claims or exemptions. Pured claims on Schedule and ims Secured by Property  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	<u></u>	who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	erty? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the portion you own?
	mples: Boats, trailers, motors	•	At least one of the debtors and Check if this is community prinstructions)  r recreational vehicles, other vehicles, motors	property (see		
	No					
4.1	Yes Make Model: Year:		Who has an interest in the propone.	erty? Check	the amount of any secu	claims or exemptions. Poured claims on Schedule oims Secured by Property
4.1	Make Model:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community	d another	the amount of any secu	red claims on Schedule
	Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	d another property (see erty? Check	the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the

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Debtor 1 Lonnie Jones Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... used furniture \$700.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... 3 TVS, gaming system, cellphone \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... used jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1600.00 for Part 3. Write that number here .....

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Debtor 1 Lonnie Jones Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: \$0.00 direct express pre-paid card 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Lonnie		Jones	Case number (if known)	
20.		Middle Name			
		nclude personal checks, cashiers ents are those you cannot transfe			
	Yes. Give specific information about them	Issuer name:			
		_			
21	Retirement or pension	accounts			
	Examples: Interests in IF		, thrift savings accoun	ts, or other pension or profit-sharing plans	
	✓ No  Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh: Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone: Water:			
		Rented furniture:	_		
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or fo	or a number of years)	
	No Yes	Issuer name and description:			

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Debto	or 1 Lonnie First Name	Middle Name	Jones Last Name	Case number (if known)	
24.	Interests in a			nder a qualified state tuition program.	
	No Yes	Institution name and description. Se	eparately file the records of any inter	rests.11 U.S.C. § 521(c):	
25.		able or future interests in property for your benefit	(other than anything listed in li	ne 1), and rights or powers	
	✓ No  Yes. Desc				
26.		yrights, trademarks, trade secrets			
	✓ No  Yes. Desc	· 			
27.		nchises, and other general intangi			
	<b>✓</b> No	ilding permits, exclusive licenses, coo	perative association holdings, liquo	or licenses, professional licenses	
	Yes. Desc	cribe			
Mon	ey or prope	rty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ey or prope				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds o	wed to you specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds or  No Yes. Give abou	wed to you		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give about	wed to you specific information at them, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give about your and for and formally support	specific information It them, including whether already filed the returns the tax years	support, child support, maintenanc	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and for and formally support	specific information It them, including whether already filed the returns the tax years	support, child support, maintenanc	State:  Local:  ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	support, child support, maintenanc	State:  Local: ce, divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years  rt t due or lump sum alimony, spousal	support, child support, maintenand	State:  Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years  rt t due or lump sum alimony, spousal	support, child support, maintenanc	State:  Local: ce, divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years  rt t due or lump sum alimony, spousal	support, child support, maintenand	State:  Local:  ce, divorce settlement, property settlemen  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or  No Yes. Give about your and	specific information ut them, including whether already filed the returns the tax years	support, child support, maintenand	State:  Local:  De, divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds or  No Yes. Give about you and the support of the supp	specific information It them, including whether already filed the returns the tax years  rt t due or lump sum alimony, spousal	ents, disability benefits, sick pay, va	State: Local:  De, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or  No Yes. Give about you and the support of the supp	specific information at them, including whether already filed the returns the tax years  rt t due or lump sum alimony, spousal specific information	ents, disability benefits, sick pay, va	State: Local:  De, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or  No Yes. Give about your and	specific information  It them, including whether already filed the returns the tax years  It due or lump sum alimony, spousal specific information  specific information	ents, disability benefits, sick pay, va	State: Local:  De, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Lonnie		Jones	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disa		ealth savings account (HSA); credit, l	nomeowner's, or renter's insurance	
	Yes. Name the income of each policy and	surance company d list its value	Company name:	Beneficiary:	Surrender or refund value
32.	If you are the beneficial property because som	ary of a living trust, expect	n someone who has died proceeds from a life insurance police	ey, or are currently entitled to receive	
33.			you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Yes. Describe  Other contingent art to set off claims	d unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
35.	Any financial assets  No Yes. Describe	you did not already list			
36.	Add the dollar value	-	om Part 4, including any entries f		
Part	5: Describe Any	Business-Related Pr	operty You Own or Have an I	nterest In. List any real estate in F	Part 1.
37.	Do you own or have	any legal or equitable in	nterest in any business-related p	operty?	
	No. Go to Part 6. Yes. Go to line 38	3.			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you al	ready earned		
	No Yes. Describe				
39.	Examples: Business-r	rnishings, and supplies elated computers, softwar	e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, d	electronic devices
	Yes. Describe				

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Debt	tor 1 Lonnie	Jones	Case number (if known)	
ı	First Name Middle Name			
40.	Machinery, fixtures, equipment, supplies you	u use in business, and tools of you	r trade	
	<b>✓</b> No			
	Yes. Describe			
41.	Inventory			
	.✓ No			
	Yes. Describe			
	Tes. Bescribe			
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them		<del></del>	<del>-</del>
				<u> </u>
40.6	Customer lists, mailing lists, or other compila			<del>-</del>
43.	customer lists, maining lists, or other complia	itions		
	✓ No			
	Yes. Do your lists include personally identifi	able information (as defined in 11 U.	S.C. § 101(41A))?	
	No No			
	Yes. Describe			
11	Any business-related property you did not a	Iready list		
77.		neady list		
	<b>✓</b> No			
	Yes. Give specific			
	information			<del></del>
				<del></del>
45 0	dd the deller velve of all of very entries from	Dout E. including one ontains for a	anna vav kava attaahad	
	dd the dollar value of all of your entries from art 5. Write that number here			
•				
Part	6: Describe Any Farm- and Commerc		You Own or Have an Interest In.	
	If you own or have an interest in farmland, list it	in Part 1.		
46.	Do you own or have any legal or equitable in	nterest in any farm- or commercia	ıl fishing-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
17	Farm animals			or exemptions
47.	Examples: Livestock, poultry, farm-raised fish			
	No			
	Yes. Describe			

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Deb	tor 1 Lonnie	Middle Noves	Jones	Case number (if known)	
10	First Name	Middle Name	Last Name		
48.	Crops-either growing of	or harvested			
	<b>✓</b> No				
	Yes. Describe				
	_				
40	Form and fishing aguir	ment implements machiners fix	tures and tools of trade		
49.	ramii anu nsiing equip	oment, implements, machinery, fix	lures, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No No Deceribe				
	Yes. Describe				
51.	Any farm- and commen	cial fishing-related property you o	id not already list		
	<b>√</b> No				
	Yes. Describe				
52. A	dd the dollar value of al	l of your entries from Part 6, inclu	ding any entries for page	s you have attached	
		here		-	
				L	
Part	7: Describe All Pro	perty You Own or Have an Int	erest in That You Did	Not List Above	
53.		perty of any kind you did not alread	ly list?		
	Examples: Season tickets	s, country club membership			
	<b>✓</b> No				
	Yes. Give specific information				
	imonnation				<del></del>
54. A	dd the dollar value of al	l of your entries from Part 7. Write	that number here		<u> </u>
Part	8: List the Totals of	Each Part of this Form			
rare	o. Liot the rotale of				
55.	Part 1: Total real estate	, line 2			
56.	part 2 total vehicles, line	e 5		_	
57. <b>F</b>	Part 3: Total personal an	d household items, line 15	\$1600.00		
58. <b>F</b>	Part 4: Total financial as	sets, line 36		_	
59	Part 5: Total business-re	plated property line 45		_	
				_	
60.	Part 6: Total farm- and f	ishing-related property, line 52		<del>_</del>	
61.	Part 7: Total other prope	erty not listed, line 54		_	
62.	Total personal property.	Add lines 56 through 61.	\$1600.00		+ \$1600.00
			ψ1000.00	Copy personal property total ►	- ψ1000.00
					¢1600.00
63 7	otal of all property on S	chedule A/B. Add line 55 + line 62			\$1600.00
33.1	c. an property off o				1

		Case 17-23132		08/02/17 Iment	Entered 08/02/17 Page 20 of 70	16:49:39	Desc Main
Fill	in this inforr	nation to identify your case:					
Deb	otor 1	Lonnie		Jones			
<u>.</u>	_	First Name	Middle Name	Last Nan	ne		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Nan	<u></u>		
Lini	tad States R	ankruptcy Court for the: Nort	hern F	District of Illin	nie		
Oili	ied Otates D	ankiupicy Court for the. North	inem	(Sta			
	se number lown)						
<u> </u>							Check if this is an
Ot	ficial I	Form 106C					amended filing
Sc	hedula	C: The Property	ν You Claim a	s Fyen	nnt		04/16
For stat the tax-und you	rmation. Universely the control of t	nore space is needed, fill of jes, write your name and come of property you claim as iic dollar amount as exen f any applicable statutory etirement funds—may be hat limits the exemption on would be limited to the	ed on Schedule A/B: but and attach to this ase number (if known seempt, you must seempt. Alternatively, you ilmit. Some exempt a unlimited in dollar a to a particular dollar exemplicable statutor	Property (O page as man).  specify the u may claim tions—such amount. How amount and page 2.	fficial Form 106A/B) as young copies of Part 2: Adding amount of the exemption the full fair market values as those for health aid owever, if you claim an exemption the subject of the su	our source, list tional Page as ron you claim. Oue of the propes, rights to recevement on of 10	the property that you claim necessary. On the top of any ne way of doing so is to erty being exempted up to eive certain benefits, and
Pai		tify the Property You Clai	-				
1.		of exemptions are you claim					
	Ľ	are claiming state and federa	. , ,		5.U. 8 522(D)(3)		
	☐ You a	are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	(2)			
2.	For any pi	roperty you list on Schedule	A/B that you claim as e	exempt, fill in	the information below.		
		ription of the property and hedule A/B that lists this	Current value of the portion you own		the exemption you claim one box for each exemption.	Specifi	c laws that allow exemption
			Copy the value from				

Schedule A/B

\$300.00

\$0.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

 $\overline{\mathbf{V}}$ 

**✓** 

\$300.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

☐ No ☐ Yes

Brief

Brief

description:

Line from

Schedule A/B:

description:

card

Line from Schedule A/B:

used clothing

Other financial account,

Are you claiming a homestead exemption of more than \$160,375?

direct express pre-paid

735 ILCS 5/12-1001(a)

735 ILCS 5/12-1001(b)

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Debtor '	1 Lonnie	J	ones Case number (if known	1)
	First Name Mid	dle Name L	ast Name	
Part 2:	Additional Page			
line	ef description of the property and e on Schedule A/B that lists this operty	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Line	ef scription: 3 TVS, gaming system, cellphone e from nedule A/B: 07	\$500.00	\$500.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line	ef ccription: used jewelry e from nedule A/B: 12	\$100.00	\$100.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line	ef scription:  used furniture e from	\$700.00	\$700.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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				_		
Fill in this inf	ormation to identify your ca	ase:				
Debtor 1	Lonnie		Jones			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case numbe (If known)	r					
Officia	Form 106D			_		Check if this is an amended filing
Sched	ule D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space i			e are filing together, both are equinber the entries, and attach it to			
1. Do any	creditors have claims s	ecured by your proper	ty?			
<b>✓</b> No	. Check this box and subr	mit this form to the court v	with your other schedules. You have	ve nothing else to repo	ort on this form.	
Ye	s. Fill in all of the informatio	n below.				
Part 1: Lis	st All Secured Claims					
for each		ditor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Lonnie		Jones				
		First Name	Middle Name	Last Name				
	otor 2	<del></del>						
(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States E	Bankruptcy Court for the:	Northern	District of Illinois				
Con	se number			(State)				
	own)							
Of	ficial F	orm 106E/F				Chec	k if this is an	amended filing
			-1!4 \A/I					
50	cneai	lie E/F: Gre	editors wno	Have Unse	cured Claims			12/15
othe Forn clair	er party to a n 106A/B) a ms that are entries in t	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims	could result in a claim expired Leases (Official Secured by Property.	ms and Part 2 for creditors wit  i. Also list executory contracts Form 106G). Do not include a  If more space is needed, copy top of any additional pages, v	on <i>Schedul</i> ny creditors the Part you	le <i>A/B: Prop</i> with partia a need, fill i	perty (Official ally secured t out, number
Pai	rt 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any c	reditors have priority ur	nsecured claims against y	ou?				
	<b>✓</b> No. (	Go to Part 2.						
	Yes.							
2.	listed, ide As much Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amoun ding to the creditor's nam particular claim, list the o		ooth priority	and nonprior	rity amounts.
						Tatal	Deignitus	Mannelaultu

claim

amount

amount

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Debtor 1 Lonnie Jones Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **Boost Mobile** \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 3167 W Madison St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60612 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_\_ old phone bill Is the claim subject to offset? Yes 4.2 City of Chicago Parking \$7,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ parking tickets Is the claim subject to offset? **✓** No Yes 4.3 ComEd \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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 Debtor 1 First Name
 Lonnie
 Jones
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.4	After listing any entries on this page, number them beginning would be a subject to offset?  After listing any entries on this page, number them beginning would be a subject to offset?  Indiana Department of Revenue Nonpriority Creditor's Name PO Box 1685  Number Street  Indiana 46206  City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No	As of the date you file, the claim is: Check all that apply.  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$1.00
4.5	Mercy Hospital Nonpriority Creditor's Name 2525 S. Michigan Avenue Number Street  Chicago Illinois 60616 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	— Last 4 digits of account number — When was the debt incurred?	\$500.00
4.6	Mid-America Auto Sales Nonpriority Creditor's Name 5912 S Ashland Ave Number Street  Chicago Illinois 60636 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Hen was the debt incurred?	\$1,500.00

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Debtor 1 Lonnie Jones \_ Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 VERIZON WIRELESS \$1.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 650051 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated DALLAS 75265 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_\_phone bill Is the claim subject to offset? **✓** No

Yes

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Debtor				Jones	Case number (if known)
	First Name		Middle Name	Last Name	
Part 3:	List Others t	o Be Notified A	About a Debt Tha	t You Already Lis	sted
col	lection agency lection agency	is trying to colle here. Similarly, i	ct from you for a de f you have more tha	ebt you owe to some an one creditor for a	cy, for a debt that you already listed in Parts 1 or 2. For example, if a eone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional y debts in Parts 1 or 2, do not fill out or submit this page.
HA Nan	RRIS & HARRIS	LTD		On which en	ntry in Part 1 or Part 2 did you list the original creditor?
	1 W JACKSON E mber Street	BLVD S-400		Line 4.2	of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Claims
	IICAGO	Illinois	60604	Last 4 digits	s of account number
Cit	У	State	Zip Code		

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Debtor 1 Lonnie Jones Case number (if known)

First Nar	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.C. §159.  Total claims
			Total Game
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$9,602.00
	6j. Total. Add lines 6f through 6i.	6j.	\$9,602.00

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Lonnie		Jones	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			( - 1816)	

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease			State what the contract or lease is for
2.1 Cobbins, Linda Name		-	Other, Other, 1 year residential lease
7438 S Champlain			Tyour rosidornia rodoc
Number	Street		
Chicago	Illinois	60619	
City	State	Zip Code	

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		D	beament rag	C 30 01 7	,
Fill in this i	information to identify your	case:			
Debtor 1	Lonnie		Jones		
	First Name	Middle Name	Last Name	<u>.</u>	
Debtor 2 (Spouse, if fili	ing) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case num	ber		(Otato)		
(If known)					Check if this is a amended filing
Officia	al Form 106H				
Sched	lule H: Your Co	debtors			12/1:
					nd accurate as possible. If two married people are
1. Do yo		lived in a community pro	operty state or territory	? (Community	property states and territories include Arizona, California,
	, Louisiana, Nevada, New Me	xico, Puerto Rico, Texas, W	ashington, and Wisconsi	n.)	
	No. Go to line 3.	or opougo, or logal oquiv	alant liva with you at the	time?	
	Yes. Did your spouse, form  I No	er spouse, or legal equiva	dent live with you at the	urre?	
	<u> </u>	ty state or territory did yo	u live?	Fill in the	name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip Co	ode	
	•		,		
		-	-		e is filing with you. List the person shown in line 2 the creditor on <i>Schedule D</i> (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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				9			
Fill in this	s information to identify	your case:					
Debtor 1	Lonnie		Jones				
	First Name	Middle Name	Last N	ame	 Che	eck if this is:	
Debtor 2	filing) First Name	Middle Name	Last N	omo	— I п	An amended filing	
		Middle Name				A supplement showing p	oct-netition chanter 13
United States	ates Bankruptcy Court for	Northern	_ District of Illi			expenses as of the follow	
Case num	ber		(5	tate)			
(If known)	-					MM / DD / YYYY	
Officia	al Form 106I						
Sched	dule I: Your In	come					12/15
information spouse. If number (i	on about your spouse. I		d your spous	se is not filir	ng with you, do	not include informati	on about your
1. Fill in	your employment		Debtor 1			Debtor 2	
	nation.						
	have more than one job,	Employment status	Emplo	-		Employed	
	a separate page with ation about additional		✓ Not En	nployed		Not Employed	
emplo		Occupation				_	
	e part time, seasonal, or	Employer's name					
self-en	nployed work.	Employer's address					
	pation may include student nemaker, if it applies.		Number Str	eet		Number Street	
			City	C+	ate Zip Code	City	State Zip Code
			Oity	0.	ate Zip Code	City	State Zip Code
		How long employed there?					
Part 2	Give Details About M	Monthly Income					
r art Er	anto Botallo Alboat I	montally income					
	e monthly income as of annual substitution in monthly income as of annual substitution in monthly income as of a	the date you file this forr	<b>n.</b> If you have	nothing to rep	oort for any line, v	write \$0 in the space. Inc	lude your non-filing
	your non-filing spouse hav ace, attach a separate she	e more than one employer, et to this form.	combine the	information fo	or all employers fo	•	s below. If you need
				Fo	r Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before, calculate what the monthly		2.	\$0.00		-
3. Esti	mate and list monthly ove	rtime pay.		3.	+ \$0.00		_
4. Calc	<b>culate gross income.</b> Add I	ine 2 + line 3.		4.	\$0.00		
						-	

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Debtor	or 1Lonnie Jones		Case number (if		
	First Name Middle Name L	_ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	/ line 4 here	<b>→</b> 4.	\$0.00		
	all payroll deductions:				
5a. <b>-</b>	Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c. \	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e. <b>I</b>	Insurance	5e.	\$0.00		
5f. <b>C</b>	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	_ 5h. +	\$0.00 +		
6. <b>Add</b> +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.	\$0.00		
7. Calc	ulate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$0.00		
8. List	all other income regularly received:				
ı	Net income from rental property and from operating a business, profession, or farm				
Ç	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or dependent regularly receive	a	_		
	nclude alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
8e. \$	Social Security	8e.	\$735.00		
li c u h	Other government assistance that you regularly receive nounced cash assistance and the value (if known) of any non-ash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies specify:  Food Assistance Programs Income	8f. <u>.</u>	\$192.0 <u>0</u>		
8g. l	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify:	8h. +	\$0.00 +		
9. <b>Add</b>	<b>all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	+ 8h. 9.	\$927.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$927.00 +	=	\$927.00
Inclu frien	te all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your ds or relatives.  not include any amounts already included in lines 2-10 or amounts.	household, your d	ependents, your roomr		
Spec	cify:			11. +	\$0.00
	the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Sum				\$927.00
					Combined monthly income
13. <b>Do</b>	you expect an increase or decrease within the year after you.	you file this form?			
	Yes. Explain:				

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		Doct	ument Page 33 of 7	)		
Fill in this infor	mation to identify your	case:				
Debtor 1	Lonnie		Jones			
Dalatano	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	J	
United States E	ankruptcy Court for the	: Northern	District of Illinois (State)	A supplement sho expenses as of th		petition chapter 13 date:
Case number (If known)			(2.2.2)	MM / DD / YYYY		
Official	Form 106J					
Schedul	e J: Your Exp	penses				12/15
information. If (if known). Ans	more space is needed wer every question.	l, attach another sheet to this	re filing together, both are equal s form. On the top of any addition			
	cribe Your Househ	old				
1. Is this a joi						
	to line 2					
Yes. De	oes Debtor 2 live in a : 	separate household?				
	No					
	Yes. Debtor 2 must	file Official Forms 106J-2, Expe	nses for Separate Household of Deb	tor 2.		
2. Do you hav	e dependents?	No				
Do not list D Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dep with you?	endent live ?
	enses include f people other	No				
than yourself and dependents	d your	Yes				
		Monthly Expenses				
_	of a date after the ban		you are using this form as a supp pplemental Schedule J, check the	-		•
	•	-cash government assistance it on Schedule I: Your Income	-			Your expenses
	or home ownership e	xpenses for your residence. It	nclude first mortgage payments and		4.	\$165.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Lonnie Jones Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans         5.         \$0.00           6. Utilities:         5.         \$0.00           6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Talephone, call phone, Internet, satellite, and cable services         6c.         \$55.00           6d. Other, Speatity:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$350.00           8. Childrage and children's education costs         8.         \$0.00           9. Clothing, Jaundry, and dry cleaning         9.         \$40.00           10. Personal care products and services         10.         \$47.00           11. Medical and dental expenses         11.         \$20.00           12. Transportation, Include gaz payments         12.         \$100.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Itelianismance         15a         \$0.00           15. White insurance         15a         \$0.00           15. White insurance         15a         \$0.00           15. White insurance         15a         \$0.00           15. White i	First Name	Middle Name Last Name		
Sea				Your expenses
6a. Electricity, heat, natural gas         6a.         \$0.00           6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$65.00           6d. Other. Specify:         6d.         \$50.00           7. Food and housekeeping supplies         7.         \$350.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$40.00           10. Personal care products and services         11.         \$20.00           11. Medical and dental expenses         11.         \$20.00           11. Medical and dental expenses         11.         \$20.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$100.00           Do not include car payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Install insurance         15.         \$0.00           15b. Health insurance         15.         \$0.00           15c. Vahicle Insurance         15c.         \$0.00           15c. Vahicle Insurance         15c.         \$0.00           15c. Vahicle Insurance <t< td=""><td>5. Additional mortgage paymen</td><td>nts for your residence, such as home equity loans</td><td>5.</td><td>\$0.00</td></t<>	5. Additional mortgage paymen	nts for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Telephone, call phone, Internet, satellite, and cable services         6c.         \$55.00           6d. Other. Specify:         7.         \$350.00           7. Food and housekeeping supplies         7.         \$350.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$40.00           10. Personal care products and services         10.         \$47.00           11. Medical and dental expenses         11.         \$20.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$100.00           10. not include are payaments         14.         \$0.00           14. Charitable contributions and religious donations         13.         \$0.00           15. Insurance.         15.         \$0.00           15b. Insurance.         15a         \$0.00           15c. Vehicle insurance deducted from your pay or included in lines 4 or 20.         15a         \$0.00           15c. Vehicle insurance         15a         \$0.00           15c. Vehicle insurance         15a         \$0.00           15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00	6. Utilities:			
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d. Other. Specify: 7. Food and housekeeping supplies 8. \$0.00 7. Food and housekeeping supplies 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$40.00 9. Clothing, laundry, and dry cleaning 9. \$40.00 10. Personal care products and services 11. \$20.00 11. Medical and dental expenses 11. \$20.00 11. Medical and dental expenses 12. \$100.00 Do not include gas, maintenance, bus or train fare. Do not include care payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$0.00 15c. Vehicle insurance 15c. Vehicle insurance, specify: 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance, specify: 15c. Vehicle insurance 15c. Vehicle insurance, specify: 15c. Vehicle insurance, specify: 15c. Vehicle insurance 15c. Vehicle insurance, specify: 15c. Vehicle insurance 15c. Vehicle insurance, specify: 15c. Vehicle insurance 15c. Vehicle insurance, specify: 1	6a. Electricity, heat, natural gas	3	6a.	\$0.00
6d. Other. Specify:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$350.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$40.00           10. Personal care products and services         10.         \$47.00           11. Medical and dental expenses         11.         \$20.00           12. Transportation, Include gas, maintenance, bus or train fare.         12.         \$100.00           Do not include care payments         13.         \$0.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         15.         \$0.00           15a. Life insurance deducted from your pay or included in lines 4 or 20.         15a. Life insurance         15b. \$0.00           15b. Health insurance         15c         \$0.00           15c. Vehicle insurance.         15c         \$0.00           15c. Vehicle insurance.         15c         \$0.00           15c. Vehicle insurance.         \$0.00         \$0.00           15c. Taxes. Do not included taxes deducted from your pay or included in lines 4 or 20.         \$0.0	6b. Water, sewer, garbage coll	ection	6b.	\$0.00
7. Food and housekeeping supplies         7.         \$350.00           8. Childcare and childcare's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$40.00           10. Personal care products and services         10.         \$47.00           11. Medical and dental expenses         11.         \$20.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$100.00           Do not include car payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         15a         \$0.00           Do not include insurance ededucted from your pay or included in lines 4 or 20.         15a         \$0.00           15b. Health insurance         15a         \$0.00           15c. Vehicle insurance         15a         \$0.00           15c. Vehicle insurance         15a         \$0.00           15c. Vehicle insurance. Specify:         15a         \$0.00           15c. Vehicle insurance. Speci	6c. Telephone, cell phone, Int	ernet, satellite, and cable services	6c.	\$55.00
8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$40.00 10. Personal care products and services 11. \$20.00 11. Medical and dental expenses 11. \$20.00 11. Medical and dental expenses 11. \$20.00 11. Medical and dental expenses 11. \$20.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15c. Vehicle insurance 15c. Taxes pon to include taxes deducted from your pay or included in lines 4 or 20. Specify: 17c. Car payments for Vehicle 1 17c. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify	6d. Other. Specify:		6d	\$0.00
9. Clothing, laundry, and dry cleaning       9, \$40.00         10. Personal care products and services       10. \$47.00         11. Medical and dental expenses       11. \$20.00         12. Transportation, Include gas, maintenance, bus or train fare.       12. \$100.00         Do not include car payments       13. \$0.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       14. \$0.00         15. Insurance.       15a       \$0.00         15b. Health insurance deducted from your pay or included in lines 4 or 20.       15a       \$0.00         15c. Vehicle insurance       15b       \$0.00         15c. Vehicle insurance       15c       \$0.00         15c. Vehicle insurance. Specify	7. Food and housekeeping sup	plies	7.	\$350.00
10. Personal care products and services   10. \$47.00     11. Medical and dental expenses   11. \$20.00     12. Transportation. Include gas, maintenance, bus or train fare.	8. Childcare and children's edu	acation costs	8.	\$0.00
11. Medical and dental expenses       11.       \$20.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$100.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a.       \$0.00         15b. Health insurance       15c.       \$0.00         15c. Vehicle insurance. Specify:       15d.       \$0.00         15c. Vehicle insurance. Specify:       15d.       \$0.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         \$pecify:       15d.       \$0.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         \$pecify:       15d.       \$0.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         17c. Installment or lease payments:       17a       \$0.00 <td>9. Clothing, laundry, and dry cl</td> <td>eaning</td> <td>9.</td> <td>\$40.00</td>	9. Clothing, laundry, and dry cl	eaning	9.	\$40.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15a. Life insurance 15b. So.00 15b. Health insurance 15c. Vehicle insurance 15c. So.00 16c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15c. Car payments for Vehicle 1 17c. Car payments for Vehicle 1 17d. So.00 17b. Car payments for Vehicle 2 17b. So.00 17c. Other. Specify: 17c. So.00 17c. Other. Specify: 17c. Other. Specify: 17d. So.00 18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 19. So.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. So.00 20b. Real estate taxes. 20b. So.00 20c. Property, homeowner's, or renter's insurance 20c. So.00 20d. Maintenance, repair, and upkeep expenses.	10. Personal care products and	d services	10.	\$47.00
Do not include car payments   13.   13.   13.   13.   13.   13.   14.	11. Medical and dental expens	es	11.	\$20.00
14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance.       00 not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a       \$0.00         15b. Life insurance       15b       \$0.00       15b       \$0.00       15c. Vehicle insurance       15c       \$0.00       15c. Vehicle insurance. Specify:       15d       \$0.00       15d. \$0.00       \$0.00       15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00       \$0.00       16.       \$0.00	_	maintenance, bus or train fare.	12.	\$100.00
15. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15a. \$0.00  15b. Health insurance  15b. \$0.00  15c. Vehicle insurance  15c. \$0.00  15d. Other insurance. Specify:  15d. \$0.00  16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:  17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. \$0.00  17d. Other. Specify:  17d. \$0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 1061).  18. Your payments you make to support others who do not live with you.  Specify:  20a. \$0.00  20b. Real estate taxes.  20b. \$0.00  20c. Property, homeowner's, or renter's insurance  20d. \$0.00  20d. Maintenance, repair, and upkeep expenses.	13. Entertainment, clubs, recre	ation, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance   15a   \$0.00 15b. Health insurance   15b   \$0.00 15c. Vehicle insurance   15c   \$0.00 15c. Vehicle insurance   15c   \$0.00 15d. Other insurance. Specify:   15d   \$0.00 15d. Other insurance. Specify:   16   \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:   16   \$0.00 17. Installment or lease payments:   17a   \$0.00 17b. Car payments for Vehicle 1   17a   \$0.00 17c. Other. Specify:   17b   \$0.00 17c. Other. Specify:   17c   \$0.00 17d. Other. Specify:   17d   \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18. 19. Other payments you make to support others who do not live with you. Specify:   19.   \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property   20a   \$0.00 20b. Real estate taxes.   20b   \$0.00 20c. Property, homeowner's, or renter's insurance   20c   \$0.00 20d. Maintenance, repair, and upkeep expenses.   20d   \$0.00	14. Charitable contributions ar	d religious donations	14.	\$0.00
15b		ucted from your pay or included in lines 4 or 20.		
15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
Specify:			15c	\$0.00
Specify:	15d. Other insurance. Specify:		15d	\$0.00
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. \$0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20b. Real estate taxes.  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.	16. Taxes. Do not include taxes of	deducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. Other. Specify:  17d. S0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  19. \$0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.	Specify:		16	\$0.00
17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. \$0.00  17d. Other. Specify:  17d. \$0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00	17. Installment or lease payme	nts:		
17c. Other. Specify:	17a. Car payments for Vehicle	1	17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehicle	2	17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00			17d	\$0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20b. \$0.00  20c. Property, homeowner's, or renter's insurance  20c. \$0.00  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00				\$0.00
Specify:			18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00		o support others who do not live with you.	10	<b>\$0.00</b>
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		s not included in lines 4 or 5 of this form or on Schedule I: Your Income	19.	<del></del>
20b. Real estate taxes.  20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			20a	\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				
20d. Maintenance, repair, and upkeep expenses.  20d \$0.00	20c. Property, homeowner's,	or renter's insurance		
	20d. Maintenance, repair, and	upkeep expenses.		
	20e. Homeowner's association	n or condominium dues	20e	\$0.00

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Debtor 1 Lonnie	Jones	Case number (if known)	
First Name Middle Name	Last Name		
21. Other. Specify:		21	\$0.00
		,	
22. Calculate your monthly expenses.			\$777.00
22a. Add lines 4 through 21.		\$0.00	
22b. Copy line 22 (monthly expenses for Debtor 2),		\$777.00	
22c. Add line 22a and 22b. The result is your month	ly expenses.	22.	
23. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income)	from Schedule I.	23a	\$927.00
23b. Copy your monthly expenses from line 22 above	ve.	23b	\$777.00
23c. Subtract your monthly expenses from your mor	nthly income.		\$150.00
The result is your monthly net income.		23c	
For example, do you expect to finish paying for you mortgage payment to increase or decrease because  No  Yes  Explain here:			

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Debtor 1	Lonnie		Jones	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	Northern	District of Illinois	
			(State)	

#### Official Form 106Dec

Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?	
	<b>✓</b> No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Lonnie Jones	×	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 8/2/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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Fill i	n this ir	nformatio	n to identify your (	case:					
Deb	tor 1	Lon				nes			
Deb	tor 2	Firs	t Name	Middle	Name La:	st Name			
(Spot	use, if filir	ng) Firs	t Name	Middle	Name La	st Name			
Unit	ed State	es Bankru	ptcy Court for the:	Northern	District o	of Illinois (State)			
Case (If knd	e numb	oer				(Otato)			
			107						Check if this is a
<u>Ot</u>	TICIE	al Fo	rm 107						amended filing
Sta	atem	nent d	of Financia	al Affairs f	for Individu	als Filing	for Bankr	uptcy	04/1
info	rmatio	n. If mo		ed, attach a sep	narried people are a parate sheet to this				upplying correct your name and case
Part	1: G	ive Det	ails About Your	Marital Status	and Where You	Lived Before			
1.	Wha	t is your	current marital st	atus?					
		Married							
	$\overline{\mathbf{V}}$	Not marr	ied						
2.	Durii	ng the la	st 3 years, have y	ou lived anywher	e other than where	you live now?			
		No							
		Yes. List	all of the places y	ou lived in the las	st 3 years. Do not inc	clude where you	live now.		
		Debtor 1	:		Dates Debtor 1 I	ived Debto	r 2:		Dates Debtor 2 lived there
						Sa	me as Debtor 1		Same as Debtor 1
					F 112 - 12				F::
		Number :	Street		From To	_ Numbe	er Street		From To
	_	City	State	Zip Code		City	State	Zip Code	
						Sa	me as Debtor 1		Same as Debtor 1
		Number	Street		From	Numbe	er Street		From
					То				То
	_	City	State	Zip Code		City	State	Zip Code	
3.					pouse or legal equiv siana, Nevada, New N			- '	ommunity property states
			o.aao / aizona, Oain	oia, radiro, Loui	o.a.ra, reorada, reow n		oo, rondo, rradiiligi	, and 11000110111.)	
	Ľ		sure you fill out S	chedule H: Your	Codebtors (Official	Form 106H).			

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Debtor 1 Lonnie Jones Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) ssi \$5,880.00 From January 1 of current year until link \$1,544.00 the date you filed for bankruptcy: \$8,820.00 ssi For last calendar year: link \$2,304.00 (January 1 to December 31, 2016 ssi \$8,820.00 For the calendar year before that: \$2,304.00 link (January 1 to December 31, 2015

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Debtor 1 Lonnie Jones Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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or 1	1 Lonnie			Jo	nes	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi orp ige	iders include your porations of which	relatives; a you are a or a busir	any general partners an officer, director, ness you operate as	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y r more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				· -		
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne	·	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	77.0				
		V:+0+0	Zip Code				I .

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Debtor 1 Lonnie Jones Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1	Lonnie		Jones	Case number (if known	)	
		First Name	Middle Name	Last Name	<u> </u>		
11.		hin 90 days before you file counts or refuse to make a			eank or financial institution,	set off any amou	ints from your
	<b>V</b>	No					
	F	Yes. Fill in the details.					
	_			Describe the action the	e creditor took	Date action	Amount
				20001100 1110 11011011 111	0 0.04.10. 100.	was taken	7
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
			-	Last 1 digits of account	1101111501.7000t		
		City State	Zip Code				
12.		hin 1 year before you filed ointed receiver, a custodia			possession of an assignee fo	or the benefit of o	creditors, a court-
		No					
	뇓						
	Ш	Yes					
Part	5:	List Certain Gifts and C	Contributions				
13.	Wi	thin 2 years before you file	d for bankruptcy, did	you give any gifts with a t	otal value of more than \$600	per person?	
	_	I NI.					
	✓						
		Yes. Fill in the details for $\epsilon$	each gift.				
		Gifts with a total value of per person	more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave	the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you	I				
		Person to Whom You Gave	the Gift				
		Number Street	_				
		Number Street  City State	Zip Code				

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Deb	tor 1	Lonnie	Jones Case number (i	f known)	
		First Name Middle Name	Last Name		
14.	Wit	hin 2 years before you filed for bankruptcy, did	I you give any gifts or contributions with a total va	lue of more than \$600	to any charity?
	<b>V</b>	No			
	Ħ	Yes. Fill in the details for each gift or contribut	ion.		
	ш	•		D. L.	W.L.
		Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
		that total more than \$000		Contributed	
			_		
		Charity's Name			
			_		
			_		
		Number Street			
			_		
		City State Zip Code			
		List Osatsia Lassas			
Part	6:	List Certain Losses			
15.			nce you filed for bankruptcy, did you lose anything	because of theft, fire,	other disaster, or
	gan	nbling?			
	<b>V</b>	No			
	Ħ	Yes. Fill in the details.			
	ш				
		Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List		Value of property lost
		now the loss occurred	pending insurance claims on line 33 of <i>Schedule</i>		1051
			A/B: Property.	,	
Pari	7.	List Certain Payments or Transfers			
		No	or credit counseling agencies for services required in yo	our bankruptcy.	
	✓	Yes. Fill in the details.			
			Description and value of any property	Date payment	Amount of
			transferred	or transfer	payment
				was made	
		Semrad Law Firm	Attorney's Fee - 500.00	6/30/2017	\$500.00
		Person Who Was Paid			
		20 S. Clark Street  Number Street	-		
		28th Floor	_		
		Chicago Illinois 60603			
		City State Zip Code	-		
			_		
		Email or website address			
		Decree Miss Made the Decree of Mat Ve	-		
		Person Who Made the Payment, if Not You			
		Person Who Was Paid	-		
			_		
		Number Street	-		
		Number Street	-		
		Number Street	- -		
		Number Street  City State Zip Code	- - -		
		City State Zip Code	- - -		
			- - -		
		City State Zip Code	- - -		

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Debt		Lonnie			Case number <i>(if known</i>	)	
		First Name	Middle Name	Last Name			
17.	help	o you deal with your creding not include any payment or	tors or to make payme		ehalf pay or transfer	any property to a	anyone who promised to
		No Yes. Fill in the details.					
				Description and value of any protransferred	operty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bu	usiness or financial aff and transfers made as se	ecurity (such as the granting of a secu			
				Description and value of proper transferred		y property or eceived or debts p	Date transfer was made
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.	ben	eficiary? ese are often called asset-pro		you transfer any property to a self-	settled trust or sim	nilar device of whi	ch you are a
		Yes. Fill in the details.		Description and value of the p	roperty transferred		Date transfer was made
		Name of trust					

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Debtor 1 Lonnie Jones Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Lonnie Jones Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Lonnie			Jones	Case nun	nber (if known)	
		First Name		Middle Name	Last Name			
26.		e you been a party No	y in any judic	ial or administr	ative proceeding under	any environmental la	nw? Include settlements and orde	rs.
	П	Yes. Fill in the det	ails.					
					Court or agency	Na	iture of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet			Concluded
					City State	Zip Code		<del></del>
					onnections to Any Bu			
27.	With	nin 4 years before	you filed for	bankruptcy, die	l you own a business or	have any of the follow	ving connections to any business?	?
		A member of A partner in a	f a limited liab a partnership	oility company (L	ade, profession, or othe LC) or limited liability pa re of a corporation	-	ne or part-time	
		An owner of	at least 5% c	f the voting or e	quity securities of a cor	poration		
					iquity occurrace of a cor	p 0. du 0		
	<b>✓</b>	No. None of the a	above applie	s. Go to Part 12	•			
		Yes. Check all that	at apply abov	e and fill in the	details below for each b	ousiness.		
					Describe the nate	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street					Dates business existed	
		City	State	Zip Code	name of account	ant or bookkeeper	From To	
					Describe the nate	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			— Nama of a count		Dates business existed	
		City	State	Zip Code	— Name of account	ant or bookkeeper	_	
		City	State	Zip Gode			From To	
					Describe the nati	ure of the business	Employer Identification no include Social Security no	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		From To	

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Deb	tor 1	Lonnie			Jones	Case number (if known)
		First Name		Middle Name	Last Name	
28.	crec	nin 2 years before y ditors, or other par No Yes. Fill in the deta	ties.	bankruptcy, did yo	u give a financial stateme	ent to anyone about your business? Include all financial institutions,
	_				Date issued	
					Dato locada	
		Name			MM/DD/YYYY	
					_	
		Number Street				
		-			<del>-</del>	
		City	State	Zip Code		
Part	12:	Sign Below				
t	true a	ind correct. I unde kruptcy case can	rstand that	making a false stat es up to \$250,000, o	ement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			re of Debtor			Signature of Debtor 2
		· ·				Date
		Date 8	8/2/2017			
	Did yo	ou attach addition	al pages to	Your Statement of I	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
[	✓ N	Ю				
	Y	es				
[	Did yo	ou pay or agree to	pay someor	e who is not an att	orney to help you fill out I	pankruptcy forms?
ſ	<b>√</b> N	o				
j	Y	es. Name of person	ı			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Northern Dist	rict of Illinois	
In re	Lonnie Jones		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
D	ISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY I	FOR DEBTOR
compe	nsation paid to me within on	e year before the filing of the	tify that I am the attorney for the ab e petition in bankruptcy, or agreed plation of or in connection w ith the	to be paid to me, for services
For leg	al services, I have agreed to a	accept		\$2,900.00
Prior to	the filing of this statement	have received		\$500.00
Balanc	e Due			\$2,400.00
2. The so	urce of the compensation pa	id to me was:		
	<b>Debtor</b>	Other (specify	<i>(</i> )	
3. The so	urce of the compensation pa	id to me is:		
	<b>✓</b> Debtor	Other (specify	/)	
	ave not agreed to share the a embers and associates of my		on with any other person unless th	ney are
<b>Ш</b> me		w firm. A copy of the agreer	vith a other person or persons who nent, together with a list of the nan	
		-	gal service for all aspects of the bar g advice to the debtor in determini	· ·
b.	Preparation and filing of any	petition, schedules, statem	ents of affairs and plan which may	be required;
C.	Representation of the debto	r at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
d.	Representation of the debto	r in adversary proceedings a	and other contested bankruptcy ma	atters;
6. By agre	eement with the debtor(s), the	e above-disclosed fee does r	not include the following services:	
		CERTIFIC	CATION	
	hat the foregoing is a comple this bankruptcy proceedings.		ent or arrangement for payment to	me for representation of the
	8/2/2017		/s/ Angie Harb	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$2,400.00; and \$77.00 for expenses, leaving a balance due of \$2,787.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/2/2017	
Signed	:	
/s/ Loni	nie Jones	
		/s/ Angie Harb
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

Laconice Statement

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

Z	The attorney seeks to have the retainer into income attorney to take the retainer into income.	ner received by the attorney treater come immediately. The attorney he	d as an advance payment retainer, which allows the reby provides the following further information and
	representations:	And the second second second	6.4

- The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- I. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$2,400.00; and \$77.00 for expenses, leaving a balance due of \$2,787.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/30/2017			
Signed:	P	•		
/s/ Lonn	ie Jones June	2-	Just	G-m
				/s/ Angie Harb
Debtor(s	)			Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	· ·	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Jones, Lonnie	Case No	
	Debtor(s)	Odse No.	
		Chapter.	Chapter13
	VERIFICA	ATION OF CREDITOR MAT	ΓRIX
Th knowledge	ne above named Debtors hereby verify to a	that the attached list of creditors is to	rue and correct to the best of their
Date:	8/2/2017	/s/ Jones, Lonn Jones, Lonnie Signature of De	

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Boost Mobile 3167 W Madison St Chicago, IL, 60612

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

VERIZON WIRELESS P.O. Box 660108 Dallas, TX, 75266

Indiana Department of Revenue PO Box 1685 Indianapolis, IN, 46206

Mercy Hospital 2525 S. Michigan Avenue Chicago, IL, 60616

Mid-America Auto Sales 5912 S Ashland Ave Chicago, IL, 60636

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Debtor 1 Lonnie		Jones	Case number (if know	n)
First Name Park 3: Answer These Qu	Middle Name estions for Reporting Purpo	Last Name		
16. What kind of debts do you have?	16a. Are your debts prima "incurred by an individence of the line 16b.  Yes. Go to line 17. 16b. Are your debts prima	rily consumer debtedual primarily for a people.  rily business debts? or investment or three.	ersonal, family, or house or <i>Business debts</i> are det ough the operation of th	ots that you incurred to obtain e business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid the	oter 7. Do you estimate		perty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000- 5,001- 10,001		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$10,00 ☐ \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$10,00 ☐ \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Parie76   Sign Below	I have examined this position	and I dodara under	so of the state of	
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
enta del menero en consecuencia de consecuencia de consecuencia de consecuencia de consecuencia de consecuencia	Signature of Debtor1  Executed on 6/30/20  MM /	17 DD / YYYY	Signature of Executed o	

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				one in the control of
Fill in this infor	mation to identify you	r casel		
Debtor 1	Lonnie		Jones	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for th	e: Northern Di	strict of Illinois	
A			(State)	***************************************
Case number (If known)				WANTED THE PARTY OF THE PARTY O
Official	Form 106E	)ec		Check if this is a amended filing
Declarat	ion About a	n Individual Debtor	's Schedules	12/1
If two married	people are filing toge	ether, both are equally responsib	le for supplying correct	t information.
	1341, 1519, and 357 <sup>-</sup>		an result in lines up to \$	\$250,000, or imprisonment for up to 20 years, or both. 18
Did you p	av or agree to pay so	meone who is NOT an attorney t	o belo vou fill out bask	runtey forms?
	, o, u.g. 20 to pa, oo		o no p you m was aum	Tage of the second seco
No No				
Yes.	Name of person		Attach Bankruptcy Pe Signature (Official Fo	letition Preparer's Notice, Declaration, and form 119).
	are true and correct	lare that I have read the summa	*	with this declaration and of Debtor 2
Date 6/30	7DD/YYYY		Date MM	M/DD/YYYY
******			17717	

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Debtor	1 Lonnie		Jones	Case number (it known)
	First Name	Middle Name	Last Name	Application of the state of the
28. W	ithin 2 years before you file editors, or other parties.	d for bankruptcy, did yo	eu give a financial stateme	ent to anyone about your business? Include all financial institutions
Z	No Yes. Fill in the details belo	ow.		
			Date issued	
	Name	19-14-14-1	MM/DD/YYYY	
	Number Street		-	
	City State	Zip Code	~	
Part 12	Sign Below			
ue	nkruptcy case can result in	that making a false state fries up to \$250,000, o	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of De	otor 1 🎤	The state of the first of the f	Signature of Debtor 2
	Date 6/30/201	7		Date
	vou attach additional page: No Yes	s to Your Statement of I	Financíal Affairs for Indivic	luals Filing for Bankruptcy (Official Form 107)?
Did y	ou pay or agree to pay son	neone who is not an att	orney to help you fill out b	ankruptcy forms?
Z	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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#### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jones, Lonnie	(2 N-	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	TRIX
TI knowledge	ne above named Debtors hereby verify a.	that the attached list of creditors is tr	rue and correct to the best of their
Oate:	6/30/2017	/s/ Jones, Lonni Jones, Lonnie Signature of Det	

# Case 17-23132 Doc 1 Filed 08/02/17 Entered 08/02/17 16:49:39 Desc Main Document Page 70 of 70

Debt	or 1 Lonnie		Jones	Case number (/ known)	
	First Name	Middle Name	Last Name		
16,	Calculate the median family i	ncome that applies to	you. Follow these steps	3:	
	16a. Fill in the state in which yo	u live.	Illinois		
	16b. Fill in the number of people	e in your household.	1		
	16c. Fill in the median family ind household using the link specified in t		To fine	d a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	\$50,765.00
17.	How do the lines compare?	To soparate monoconons	TOT GIRS TOTAL THIS ASE ISE	ay also be available at the bankruptcy clerk's office.	
	17a. Line 15b is less than c under 11 U.S.C. § 132	or equal to line 16c. On t 25(b)(3). <b>Go to Part 3.</b> E	he top of page 1 of this Do NOT fill out <i>Calculati</i> d	form, check box 1, <i>Disposable income is not determined</i> on of <i>Disposable Income</i> (Official Form 122C-2).	
	0.3.0. 9 1323(0)(3). U	line 16c. On the top of a to to Part 3 and fill out at monthly income from	Calculation of Dispos	ck box 2, Disposable income is determined under 11 rable Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your Commi	tment Period Under	11 U.S.C. §1325(b)	1(4)	
18.	Copy your total average mont	hly income from line 1	1.		\$192.00
19.	Deduct the marital adjustment commitment period under 11 U.	t <b>if it applies.</b> If you are S.C. § 1325(b)(4) allows	e married, your spouse is s you to deduct part of y	s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustment do	es not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19a from lir	ne 18.			\$192.00
20.	Calculate your current monthl	y income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$192.00
	Multiply by 12 (the number	of months in a year).			x 12
	20b. The result is your current m	onthly income for the ye	ear for this part of the for	m.	\$2,304.00
	20c. Copy the median family inc	ome for your state and s	ize of household from li	ne 16 <i>c</i> .	\$50,765.00
21.	How do the lines compare?				
	Line 20b is less than line 20 commitment period is 3 year	c. Unless otherwise orders. Go to Part 4.	red by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more than or equ 4, The commitment period is	ual to line 20c. Unless ot s 5 years. Go to Part 4.	herwise ordered by the	court, on the top of page 1 of this form, check box	
art 4	Sign Below				
		der penalty of perjury that	at the information on this	s statement and in any attachments is true and correct.	
	/s/ Lonnie Jones Signature of Debtor 1	mue )	zuru x	Signature of Debtor 2	
	Date 6/30/2017	*	ſ	Date	
	MM/DD/YYYY			MM/DD/YYYY	

If you checked 17a, do NOT fill out or file Form 122C-2.
If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.